

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

LAWRENCE C. DURDEN
DONNELLA D. DURDEN
Debtor(s)

Case No. 15-21041GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/27/2015.
- 2) The plan was confirmed on 06/04/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/19/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/24/2016.
- 5) The case was dismissed on 01/26/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,490.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,086.66
Less amount refunded to debtor	\$891.88

NET RECEIPTS: \$44,194.78

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,551.07
Court Costs	\$310.00
Trustee Expenses & Compensation	\$1,740.25
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,601.32

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	27,367.91	27,367.71	0.00	8,952.73	0.00
ALLY FINANCIAL(*)	Secured	21,073.00	19,747.80	19,747.80	4,856.80	1,407.90
ALLY FINANCIAL(*)	Secured	0.00	543.96	0.00	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	0.00	3,519.12	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	13,815.00	13,925.12	10,406.00	4,336.82	683.67
ATLAS ACQUISITIONS LLC - AS ASSIGNEE	Unsecured	NA	719.78	0.00	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	1,607.00	1,607.08	1,607.08	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	632.00	554.34	554.34	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	NA	1,656.96	1,656.96	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	145.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	800.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	600.00	2,266.35	2,266.35	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	50.00	NA	NA	0.00	0.00
FNCC	Unsecured	553.00	NA	NA	0.00	0.00
I.C. SYSTEMS INC.	Unsecured	284.00	NA	NA	0.00	0.00
I.C. SYSTEMS INC.	Unsecured	163.00	NA	NA	0.00	0.00
LEGACY VISA	Unsecured	464.00	463.60	463.60	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	990.00	1,537.97	1,537.97	0.00	0.00
NATIONAL RECOVERY AGENCY GROUP	Unsecured	13.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	7,059.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	10,494.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	14,521.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	11,115.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	2,167.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	69,999.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O DEFENDANT	Unsecured	5,246.00	71,557.99	0.00	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O USA	Unsecured	3,501.00	3,217.59	0.00	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O USA	Unsecured	6,020.00	6,350.50	0.00	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O USA	Unsecured	19,381.00	20,922.57	0.00	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O USA	Unsecured	13,010.00	38,310.07	0.00	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O USA	Unsecured	12,768.00	36,460.95	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT SOLUTIONS INC O/B/O USA	Unsecured	16,888.00	24,703.93	0.00	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O USA	Unsecured	NA	NA	NA	1,562.24	0.00
NAVIENT SOLUTIONS INC O/B/O USA	Unsecured	NA	NA	4,312.00	0.00	0.00
ORANGE LAKE CNTRY CLUB & RSRT	Secured	21,600.00	NA	NA	0.00	0.00
PITTSBURGH PARKING COURT	Unsecured	61.00	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	1,729.29	1,729.29	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	1,293.51	1,293.51	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	733.70	733.70	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Unsecured	NA	641.55	641.55	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	0.00	2,249.10	2,249.10	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	69,800.00	71,136.66	0.00	16,793.30	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	109.54	109.54	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	195.04	195.04	0.00	0.00
WEST COAST SERVICING INC	Unsecured	54,056.96	78,451.29	78,451.29	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$16,793.30	\$0.00
Mortgage Arrearage	\$2,249.10	\$0.00	\$0.00
Debt Secured by Vehicle	\$30,153.80	\$18,146.35	\$2,091.57
All Other Secured	\$3,022.80	\$0.00	\$0.00
TOTAL SECURED:	\$35,425.70	\$34,939.65	\$2,091.57
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$96,048.54	\$1,562.24	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,601.32</u>	
Disbursements to Creditors	<u>\$38,593.46</u>	
TOTAL DISBURSEMENTS :		<u>\$44,194.78</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.